



Dear Parents,

We have begun a financial management program based on Dave Ramsey’s “Financial Peace, Junior.” This program encourages students to think about choices they make with their money. We will learn about giving, saving, and spending, budgeting, and the benefits associated with paying with cash instead of borrowing from a lender. Check out our web site for more information about this program at <http://www.geocities.com/hollydmurray/math>

In our classroom, students will be able to earn commission for completing specific tasks well. The money that they earn will be play money, called “Murray Money.” Students will learn to save and spend the money that they earn, but may also be fined if they break a rule or neglect to turn in an assignment. The money that they save will be used at an auction that will be held in our classroom at the end of the year. If you have any toys, games, or anything else that students would love to obtain at our auction, I would appreciate your donation!

As a part of our program, students will also learn to give toward their church or to a charity of their choice. As church and charity programs would have no use for “Murray Money,” I need your assistance. We will be collecting change throughout the year to donate to a special cause. It would be better if children are encouraged to use a portion of the money that they have earned by doing extra chores at home. Spend some time talking with your child about how they can earn money at home or from completing chores for friends or family members.

The money that our class gathers by May 15th will be collected in one large classroom bank. We will sort and count the money, and the class will vote as to how it will be donated. Please talk to your child about your favorite charity or church program. Clip off and return the form at the bottom of this letter sharing where your family would suggest that we donate our money.

Thank you for your support!

Sincerely,  
Mrs. Murray

-----Please detach here and send completed form by Friday-----

**A Charity Important to Our Family**

Our family would suggest a possible donation to

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The reason that we like this particular charity is that

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Signed:

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